

Information to identify the case:

Debtor 1	First Name	Middle Name	Last Name	Social Security number or ITIN	xxx-xx-4623
	Delores		Pierre	EIN	-----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN	-----
				EIN	-----
United States Bankruptcy Court District of New Jersey					
Case number: 13-25886-KCF					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Delores Pierre
fka Delores Hastings

9/25/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Delores Pierre
 Debtor

Case No. 13-25886-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 26

Date Rcvd: Sep 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2018.

db +Delores Pierre, 373 Remsen Avenue, New Brunswick, NJ 08901-3122
 514351597 APEX ASSET MANAGEMENT, LLC, P.O. BOX 5407, LANCASTER, PA 17606-5407
 514088587 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
 514088589 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 514088596 Powers Kirn, 728 Marne Highway Suite 200, Riverside, NJ 08075
 514088598 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation-Bankruptcy Depart, PO Box 245, Trenton, NJ 08646-0245)
 514366476 +Weichert Financial Services, c/o Alexandra T. Garcia, Esq., McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
 514088599 +Weichert Financial Services, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 25 2018 23:47:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 25 2018 23:47:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514255527 +E-mail/Text: bncmail@w-legal.com Sep 25 2018 23:47:21 ANTIO, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514088586 +EDI: RMCB.COM Sep 26 2018 03:03:00 Amca, 2269 S Saw Mill River Road, Elmsford, NY 10523-3832
 514088588 +EDI: CITICORP.COM Sep 26 2018 03:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 514118330 +EDI: TSYS2.COM Sep 26 2018 03:03:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514088590 EDI: RMSC.COM Sep 26 2018 03:03:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
 514088592 +EDI: RMSC.COM Sep 26 2018 03:03:00 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
 514088593 +EDI: RMSC.COM Sep 26 2018 03:03:00 Gecrb/Sams Club, Po Box 965005, Orlando, FL 32896-5005
 515265157 E-mail/Text: bankruptcy.bnc@ditech.com Sep 25 2018 23:46:50 Green Tree Servicing LLC, P.O. Box 0049, Palatine, IL 60055-0049, Green Tree Servicing LLC, P.O. Box 0049, Palatine, IL 60055-0049
 515265156 E-mail/Text: bankruptcy.bnc@ditech.com Sep 25 2018 23:46:50 Green Tree Servicing LLC, P.O. Box 0049, Palatine, IL 60055-0049
 514088594 EDI: IRS.COM Sep 26 2018 03:03:00 Internal Revenue Service, Department of the Treasury, PO Box 21126, Philadelphia, PA 19114
 514088595 +EDI: TSYS2.COM Sep 26 2018 03:03:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 514369598 EDI: PRA.COM Sep 26 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
 514369608 EDI: PRA.COM Sep 26 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
 514369690 EDI: PRA.COM Sep 26 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
 514264109 EDI: Q3G.COM Sep 26 2018 03:04:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 514088597 +EDI: SEARS.COM Sep 26 2018 03:03:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514088591 Gecrb/Jcp TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 26

Date Rcvd: Sep 25, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor Weichert Financial Services NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Loss Mitigation Weichert Financial Services NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Jacqueline Rita Rocci on behalf of Debtor Delores Pierre jacqueline@rocciesquire.com, jrocci@optonline.net
Kevin Gordon McDonald on behalf of Creditor Ditech Financial, LLC. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
William M.E. Powers on behalf of Creditor Green Tree Servicing LLC n/k/a DiTech Financial LLC ecf@powerskirk.com
William M.E. Powers, III on behalf of Creditor Weichert Financial Services ecf@powerskirk.com
William M.E. Powers, III on behalf of Creditor Green Tree Servicing LLC ecf@powerskirk.com

TOTAL: 10